Medicaid Buy-In Program for Working Adults with Disabilities (Adult Buy-In) Fact Sheet

The Medicaid Buy-In Program for Working Adults with Disabilities (Adult Buy-In) is an Adult Medical Assistance program that provides Medicaid benefits for working adults with disabilities whose adjusted individual income is at or below 450% of the Federal Poverty Level (FPL).

Eligible individuals receive Medicaid benefits by paying a monthly premium on a sliding scale based on their adjusted income.

Who is eligible?

• The Adult Buy-In is for individuals ages 16 through 64 who are employed, have a qualifying disability, and whose adjusted monthly income is at or below 450% of the Federal Poverty Level (FPL).

What is a qualifying disability?

- A qualifying disability for the Adult Buy-In program is determined using the Social Security Administration (SSA) criteria, but does not consider Substantial Gainful Activity (SGA).
- There are two ways to determine disability for Adult Buy-In program eligibility:
 - o A current SSA disability determination; or
 - o If the individual does not have a current disability determination through the SSA, the disability determination will be made through the State Disability contractor using SSA Adult/Childhood listings.

Detailed enrollment and eligibility information can be found in the Adult Buy-In FAQs on the Department Web site at Colorado.gov/hcpf/MedicaidBuyInPrograms

What are the benefits for individuals enrolled in the program?

Individuals enrolled in the Medicaid Buy-In Program receive Regular Medicaid benefits.

What do the premiums for the Adult Buy-In program cost?

• Premiums are based on adjusted monthly income on a sliding scale. The premium structure is as follows:

FPL	Monthly Premium
0-40%	\$0
41-133%	\$25
134-200%	\$90
201-300%	\$130
301-450%	\$200

For information on how to estimate your monthly premium payment, please refer to the *Adult Buy-In Income Chart and Premium Guide* on the Department Web site at Colorado.gov/hcpf/MedicaidBuyInPrograms

What is the resource limit for this program?

• There is no resource limit for the Adult Buy-In program.

Is this program currently available for enrollment?

Yes! The Adult Buy-In program launched on March 1, 2012

CONTACT: Program Customer Service

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